

Table (effective protection)¹

Austria

Social protection branch		(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/ (supplementary insurance: 6 months)	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 460,66 per month, special voluntary insurance possible.	Insurance contribution rate for health insurance amounts to 7.65%. Minimum contribution basis (2020) was EUR 5 527,92 per year. The maximum contribution basis was EUR 75 180 per year.	
Sickness	Qualifying Period	/	/ (supplementary insurance: 6 months)	
	Waiting Period	three days	43 days (four days if supplementary insurance)	
	Minimum working periods	/	/	
	Duration	26 - 52 weeks	20 weeks (26 weeks if supplementary insurance)	
	Income Thresholds	No compulsory insurance if the sum of all earnings is not	Insurance contribution rate for health insurance amounts	

¹ These data were collected from the MISSOC database (July 2020). The comparative tables from separate countries were consulted, as well as the specific tables concerning the self-employed workers. The tables were updated in January 2019, so any later reforms are not included. Each social protection branch is discussed from the perspective of the worker (and non-standard workers, who are mostly subject to the same conditions) and self-employed workers. This annex does not claim to be exhaustive.

		above the marginal earnings threshold of EUR 460,66 per month, special voluntary insurance possible.	to 7.65%. Minimum contribution basis (2020) was EUR 5 527,92 per year. The maximum contribution basis was EUR 75 180 per year.	
Maternity/Paternity	Qualifying Period	/	/	Marginal part-time employees can opt-in at lower cost and enjoy a flat-rate benefit
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	8 weeks before and after	8 weeks before and after	
	Income Thresholds	No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 460,66 per month, special voluntary insurance possible.	Insurance contribution rate for health insurance amounts to 7.65%. Minimum contribution basis (2020) was EUR 5 527,92 per year. The maximum contribution basis was EUR 75 180 per year.	
Pensions	Qualifying Period	180 insurance months (of which 84 have been acquired from employment)	180 insurance months	Legal retirement age (2019)
	Waiting Period	Full pension: 45 insurance years	Full pension: Career duration equivalent to 14,040 days full time (or equivalent) for men and women.	Men: 65 years Women: 60 years
	Minimum working periods	84 months of employment		
	Duration	Unlimited	Unlimited	Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2024 and 2033
	Income Thresholds	No compulsory insurance if the sum of all earnings is not above the marginal earnings	Minimum contribution basis (2020) was EUR 5 527, 92 per year. The maximum	

		threshold of EUR 460,66 per month, special voluntary insurance possible.	contribution basis was EUR 75 180 per year.	
Unemployment	Qualifying Period	Insurance record of 52 weeks within last 24 months	Insurance record of 52 weeks within last 24 months	Self-employed can decide to opt-in and decide on their contribution rate (25%, 50%, 75%) decision valid for 8 years, has to be chosen within six months of starting the activity Non-standard workers who do not reach the income threshold: No possibility for voluntary insurance.
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	20 - 52 weeks; depending on insurance record and age	20 - 52 weeks; depending on insurance record and age	
	Income Thresholds	No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 460,66 per month Voluntary insurance is NOT possible	/	
Accidents at work	Qualifying Period	/	/	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	6-12 weeks: full wage, afterwards: four weeks half wage	6-12 weeks: full wage, afterwards: four weeks half wage	
	Income Thresholds	No compulsory insurance if the sum of all the earnings is not above the marginal earnings threshold of EUR 460,66 per month	No compulsory insurance if the sum of all the earnings is not above the marginal earnings threshold of EUR 460,66 per months	
Invalidity	Qualifying Period	60 insurance months within the last 120 calendar	Those above 50 are considered to be	

	<p>months. After having reached the of age 50 the qualifying period for each month will be increased by 1 month and the observance period by two months; maximum 180 insurance months within the last 360 calendar months or "Eternal eligibility". The qualifying period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before age 27 if there are six insurance months.</p>	<p>incapacitated for work if their personal professional input was needed to keep the business operational, but for health reasons are no longer able to pursue a self-employed activity with conditions and skills requirements similar to the activity performed over the last 60 calendar months. In addition, they should have been at least 90 months (7,5 years) professionally active during the 15 years preceding the reference date.</p>
Waiting Period	/	/
Minimum working periods	/	They should have been at least 90 months (7.5 years) professionally active during the 15 years preceding the reference date.
Duration	24 months + possible extension	24 months + possible extension
Income Thresholds	No compulsory insurance if the sum of all earnings is not above the marginal earnings threshold of EUR 460,66 per month, special voluntary insurance possible.	Minimum contribution basis (2020) was EUR 5 370 per year. The maximum contribution basis was EUR 75 180 per year.

Belgium

Social protection branch		(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	The proof of payment of minimum contributions for the past year	The proof of payment of minimum contributions for the past year	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Sickness	Qualifying Period	1 year	1 year/payment of first quarter contribution	
	Waiting Period	/	The self-employed who has been recognised as unable to work for more than 7 days will receive benefits from the first day of incapacity.	
	Minimum working periods	Full-time employees must have worked 180 days in a 12-month period Part-time workers must have worked 800 hours in a 12-month period	6 months	
	Duration	1 year	1 year	
	Income Thresholds	/	/	
Maternity/Paternity	Qualifying Period	/ (only payment of minimum contribution required)	/ (only payment of minimum contribution required)	Self-employed women: expansion of duration with four weeks + flexibility:
	Waiting Period	/	/	

	Minimum working periods	Full-time workers: 120 working days during a six months period Part-time workers: 800 hours during a six months period	6 months	possibility to continue working part-time + possibility of free service vouchers
	Duration	15 weeks	12 weeks (out of which three are compulsory)	
	Income Thresholds	/	/	
Pensions	Qualifying Period	/	/	Legal retirement age: 65 years
	Waiting Period			
	Minimum working periods	Full pension: career duration equal to 14 040 days Early retirement: 42 years prof activity	Career at least equal to 2/3 of a full career. Early retirement: 42 years of professional activity	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	Between 312 working days during the previous 21 months, and 624 working days over the previous 42 months		Self-Employed: flexibility and entitlement to unemployment benefits if they worked as employees before (+some conditions)
	Waiting Period	/		
	Minimum working periods	Between 312 working days during the previous 21 months, and 624 working days over the previous 42 months		
	Duration	Unlimited, degressive		

	Income Thresholds	/	
Accidents at work	Qualifying Period	/	
	Waiting Period	/ (for occupational diseases: 15 days)	
	Minimum working periods	/	
	Duration	Until recovery	
	Income Thresholds	/	
Invalidity	Qualifying Period	180 working days in the course of the 12 months prior to the incapacity. See sickness.	1 year/payment of first quarter contribution
	Waiting Period	/ starts when primary incapacity period ends (one year)	/ starts when primary incapacity ends
	Minimum working periods	/	/
	Duration	From end primary incapacity until max. retirement age	From end primary incapacity until max. retirement age
	Income Thresholds	/	/

Bulgaria

Social protection branch	(Non-standard) workers	Self-employed	Extra information	
Healthcare	Qualifying Period	/	/	If a person has not made > three contributions for the previous 36 months they lose their health insurance rights
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	Minimum amount of 610 BGN/month (EUR 312), maximum amount of BGN 3 000 (EUR 1 534)	
Sickness	Qualifying Period	6 months (does not have to be consecutive or within any fixed period)	6 months (does not have to be consecutive or within any fixed period)	Legislative changes made to the Social Security Code which are extending the coverage of sickness, maternity and unemployment insurance are in force since January 1, 2015. From that date, all employees, irrespective of the nature of the work, the method of payment and the source of funding, must be covered for all social risks – sickness, maternity, unemployment, invalidity, old age and death, accidents at work and professional disease.
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Until recovery or qualification invalidity	Until recovery or qualification invalidity	
	Income Thresholds	/	Obligated to pay social security contributions between the minimum insurable income for self-employed and the maximum insurable income: Minimum amount of 610 BGN/month (EUR 312), maximum amount of BGN 3 000 (EUR 1 534)	
Maternity/Paternity	Qualifying Period	6 months insurance (does not have to be consecutive or within any fixed period)	6 months insurance (does not have to be consecutive or within any fixed period)	

	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	410 days, 45 days before confinement	410 days, 45 days before confinement	
	Income Thresholds	/	Obligated to pay social security contributions between the minimum insurable income for self-employed and the maximum insurable income: Minimum amount of 610 BGN/month (312), maximum amount of BGN 3 000 (EUR 1 534)	
Pensions	Qualifying Period	Full pension: M: 38 years and 10 months of insurance; W: 35 years and 10 months of insurance	Full pension: M: 38 years and 10 months of insurance; W: 35 years and 10 months of insurance	The formula for the calculation of the amount of the pension is the same for all. The pension formula takes into account the whole duration of service and the insurable income in each month. It thus strongly favours unbroken careers, which works to the disadvantage of many categories of self-employed. Legal retirement age: Men: 64 years and 3 months Women: 61 years and 6 months
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	Self-employed pay social security contributions on the sum of their insurable incomes, but capped on BGN 3.000 (EUR 1534)	

Unemployment	Qualifying Period	12 months of insurance during the last 18 months before unemployment	
	Waiting Period	/	
	Minimum working periods	/	
	Duration	4-12 months, depending on insurance period	
	Income Thresholds	/	
Accidents at work	Qualifying Period	/	
	Waiting Period	/	
	Minimum working periods	/	
	Duration	Until recovery or declaration of invalidity	
	Income Thresholds	/	
Invalidity	Qualifying Period	<p>Up to 20 years of age: no qualifying period.</p> <p>Up to 25 years of age: one year of work of which one third must be effective</p> <p>Up to 30 years of age: 3 years of work of which one third must be effective</p> <p>Over 30 years of age: 5 years of work of which one third must be effective</p>	
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	Obligated to pay social security contributions between the

	<p>minimum insurable income for self-employed and the maximum insurable income: Minimum amount of 610 BGN/month (EUR 312), maximum amount of BGN 3 000 (EUR 1 534)</p>
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Croatia

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	9 months of consecutive insurance or 12 months during the last 2 years. If not fulfilled: only minimum sickness benefit	9 months of consecutive insurance or 12 months during the last 2 years. If not fulfilled: only minimum sickness benefit
	Waiting Period	/	42 days
	Minimum working periods	/	/
	Duration	After 12 months: if invalidity not established: continuance of sickness benefit. After 18 months: reduction with 50%	After 12 months: if invalidity not established: continuance of sickness benefit. After 18 months: reduction with 50%
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	Minimum period of insurance required: 9 months of consecutive insurance or 12 months during the last 2 years	Minimum period of insurance required: 9 months of consecutive insurance or 12 months during the last 2 years
	Waiting Period	/	/
	Minimum working periods	/	/

The transition from unemployment to employment or self-employment indirectly affects the level of benefit, since the latter depends on the qualifying period and contribution base.

	Duration	28 days compulsory prenatal. Postnatal leave until the child is 6 months. Compulsory 70 days postnatal leave	28 days compulsory prenatal. Postnatal leave until the child is 6 months. Compulsory 70 days postnatal leave	
	Income Thresholds	/	/	
Pensions	Qualifying Period	15 years	15 years	Legal retirement age: Men: 65 years Women: 62 years and 6 months
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	9 months of previous employment or payment of insurance contributions during the last 24 months (not necessarily consecutive + regardless if part-time or full-time)	9 months of previous employment or payment of insurance contributions during the last 24 months	The qualifying period for financial assistance for those on a fixed-term contract for permanent seasonal work is six months with the same employer, over at least 3 seasons
	Waiting Period	/	/	
	Minimum working periods	9 months	9 months	
	Duration	90-450, depending on length of employment period	90-450, depending on length of employment period	
	Income Thresholds	/	/	
Accidents at work	Qualifying Period	/	/	
	Waiting Period	/	/	
	Minimum working periods	/	/	

	Duration	After 12 months: invalidity? If not: continued payment of benefits	After 12 months: invalidity? If not: continued payment of benefits
	Income Thresholds	/	/
Invalidity	Qualifying Period	Insurance record equal to one third of working life. Working life: the full number of years between the age of 20 (23 for those with post- secondary qualifications and 26 for those with university qualifications) and the day of disability.	Insurance record equal to one third of working life. Working life: the full number of years between the age of 20 (23 for those with post- secondary qualifications and 26 for those with university qualifications) and the day of disability.
	Waiting Period		
	Minimum working periods		
	Duration		
	Income Thresholds	/	/

Cyprus

Social protection branch		(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	Contributions for min. 3 years	Contributions for min. 3 years	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds			
Sickness	Qualifying Period	Insured for at least 26 weeks up to the date of incapacity.	Insured for at least 26 weeks up to the date of incapacity.	
	Waiting Period	3 days	9 days	
	Minimum working periods	/	/	
	Duration	156 days, then invalidity? If not invalidity: extended to 312 days	156 days, then invalidity? If not invalidity: extended to 312 days	
	Income Thresholds	Paid Basic Insurance up to the date of incapacity equal to at least 26 times the weekly Basic Insurable Earnings of EUR 175, 90 per week (0.50 insurance point)	Paid Basic Insurance up to the date of incapacity equal to at least 26 times the weekly Basic Insurable Earnings of EUR 175, 90 per week (0.50 insurance point)	
Maternity/Paternity	Qualifying Period	Having been insured for at least 26 weeks before the beginning of the maternity leave	Having been insured for at least 26 weeks before the beginning of the maternity leave	
	Waiting Period	/	/	

	Minimum working periods	/	/	
	Duration	18 weeks of which 2 to 9 weeks before the expected week of confinement. If the infant is hospitalised due to premature birth or to other health problems, the maternity allowance may be extended by 6 more weeks (maximum period)	18 weeks of which 2 to 9 weeks before the expected week of confinement. If the infant is hospitalised due to premature birth or to other health problems, the maternity allowance may be extended by 6 more weeks (maximum period)	
	Income Thresholds	Having paid an amount equivalent to at least 26 times the weekly Basic Insurable Earnings of EUR 175.90 per week (0.50 insurance point)	Having paid an amount equivalent to at least 26 times the weekly Basic Insurable Earnings of EUR 175.90 per week (0.50 insurance point)	
Pensions	Qualifying Period	The insured person has been insured for at least 780 weeks up to the pensionable age.	The insured person has been insured for at least 780 weeks up to the pensionable age.	Legal retirement age: 65 years
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	Paid basic insurance up to the pensionable age equal to at least 780 times the weekly amount of Basic Insurable Earnings of EUR 175.90 per week.	Paid basic insurance up to the pensionable age equal to at least 780 times the weekly amount of Basic Insurable Earnings of EUR 175.90 per week.	
Unemployment	Qualifying Period	The insured person has been insured for at least 26 weeks		

		up to the date of unemployment
	Waiting Period	<p>3 days (for voluntary contributors abroad the waiting period is 30 days).</p> <p>If the beneficiary leaves a job voluntarily or loses his/her job on his/her own fault, the unemployment benefit is suspended up to six weeks.</p>
	Minimum working periods	
	Duration	<p>156 days.</p> <p>The duration of payment does not vary according to the contribution period or periods of employment, age, the number of previous periods of unemployment benefit receipt or other factors or according to the reasons for unemployment.</p>
	Income Thresholds	Paid basic insurance up to the date of unemployment equal to at least 26 times the weekly Basic Insurable Earnings of EUR 175,90 per week
Accidents at work	Qualifying Period	Just has to be employed at the time the accident occurs
	Waiting Period	3 days
	Minimum working periods	/
	Duration	12 months

	Income Thresholds	/	
Invalidity	Qualifying Period	The insured person has been insured for at least 156 weeks up to the date of invalidity.	The insured person has been insured for at least 156 weeks up to the date of invalidity.
	Waiting Period	Can start after sickness (156 days)	Can start after sickness (156 days)
	Minimum working periods	/	/
	Duration	Unlimited (till retirement)	Unlimited (till retirement)
	Income Thresholds	Paid basic insurance up to the date of invalidity equal to at least 156 times the weekly amount of Basic Insurable Earnings of EUR 175, 901 per week	Paid basic insurance up to the date of invalidity equal to at least 156 times the weekly amount of Basic Insurable Earnings of EUR 175, 90 per week

Czech Republic

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	Two types of supplementary work agreements are exempted (Dohoda o pracovní činnosti / Dohoda o provedení práce) if monthly earnings do not exceed CZK 3,000 (EUR 114) / CZK 10,000 (EUR 381).	
Sickness	Qualifying Period	/	A self-employed must have been covered by sickness insurance for at least 3 months immediately preceding the first day of their incapacity for work.
	Waiting Period	/	15 days
	Minimum working periods	/	/
	Duration	380 days but can be extended with an additional 350 days (maximum of 70 days per year for old-age or invalidity pensioners who are still employed).	380 days (maximum of 70 days per year for old-age or invalidity pensioners who are still employed).

Income Thresholds

Employees earning less than CZK 3,000 (EUR 114) a month cannot be insured.

"Agreements to complete a job" (Dohoda o provedení práce), i.e. employment agreements for the completion of a specific assignment with maximum 300 hours of work in one calendar year are exempt from compulsory social insurance coverage if monthly earnings do not exceed CZK 10,000 (EUR 381)

No special qualifying conditions. All self-employed can be voluntarily insured. The minimum contribution is CZK 126(EUR 5) per month.

Maternity/Paternity	Qualifying Period	At least 270 days of insurance during the two years preceding the take up of maternity benefit.	<p>Must have been insured for at least 180 days during the year preceding the first day when the maternity cash benefit is paid.</p> <p>Must have been insured at least 270 calendar days during the last two years preceding the first day when the maternity cash benefit is paid.</p>
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	28 weeks	28 weeks
	Income Thresholds	/	No special qualifying conditions. All self-employed can be voluntarily insured. The minimum contribution is CZK 126 (EUR 5) per month.

Pensions	Qualifying Period	35 years of insurance (30 years without non-contributory periods) or 20 years of insurance (15 years without non-contributory periods) if the retiring person exceeds the legal retirement age for men by at least 5 years.	35 years of insurance (30 years without non-contributory periods) or 20 years of insurance (15 years without non-contributory periods) if the retiring person exceeds the legal retirement age for men by at least 5 years.	Legal retirement age: Men: 63 years and 8 months Women: between 59 and 63 years and 8 months, depending on the number of children.
	Waiting Period	/	/	The legal retirement age for men is gradually being raised by 2 months each year until it has reached 65 years.
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	The legal retirement age for women is increased by 6 months each year until it equals that of men. After that, the increase will also be 2 months per year until it has reached 65 year. Further changes in retirement age will result from a review, the modalities of which are set by law, which needs to take into account developments in life expectancy.
	Income Thresholds	/	/	
Unemployment	Qualifying Period	12 months of basic pension insurance in the past two years, including substitute periods of employment (e.g. caring for a child or a dependent adult, temporary work incapacity).	Self-employed must have worked at least 12 months within the last two years preceding unemployment to qualify for benefit.	
	Waiting Period	/	/	

	Minimum working periods		Self-employed must have worked at least 12 months within the last two years preceding unemployment to qualify for benefit.
	Duration	Up to 50 years of age: 5 months. From 50 to 55 years of age: 8 months. Over the age of 55 years: 11 months. In the case of retraining: during the whole period of retraining.	Up to 50 years of age: 5 months. From 50 to 55 years of age: 8 months. Over the age of 55 years: 11 months. In the case of retraining: during the whole period of retraining.
	Income Thresholds	/	/
Accidents at work	Qualifying Period	/	
	Waiting Period	/	
	Minimum working periods	/	
	Duration	Unlimited	
	Income Thresholds	/	
Invalidity	Qualifying Period	Under 28: from 0-5 years. Insured people over the age of 28 must have at least 5 insurance years over the 10-year reference period prior to the occurrence of the invalidity.	Under 28: from 0-5 years. Insured people over the age of 28 must have at least five insurance years over the 10-year reference period prior to the occurrence of the invalidity.
		Those above 38 must have at least five insurance years over the 10-year reference	Those above 38 must have at least five insurance years over the 10-year reference

	period prior to the occurrence of the invalidity or 10 insurance years over the 20-year reference period prior to the occurrence of the invalidity.	period prior to the occurrence of the invalidity or 10 insurance years over the 20-year reference period prior to the occurrence of the invalidity.
Waiting Period	/	/
Minimum working periods	/	/
Duration	Unlimited (till retirement)	Unlimited (till retirement)
Income Thresholds	/	/

Denmark

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	Min 240 hours worked within 6 months before illness.	Professional activity of 6 months within the last 12 months period.
	Waiting Period	/	2 weeks
	Minimum working periods	Min 240 hours worked within 6 months before illness.	Professional activity of 6 months within the last 12 months period, of which one month immediately preceding illness.
	Duration	26 weeks	26 weeks
	Income Thresholds	/	Annual insurance fee between 238 and 551 EUR
Maternity/Paternity	Qualifying Period	6 weeks of residence	6 weeks of residence
	Waiting Period	/	/

	Minimum working periods	At least 160 hours of work within 4 months before maternity leave and 40 hours of work each month in at least 3 of these months	Professional activity on a certain scale (18,5 hours average weekly) for at least 6 months within a 12 months period. At least 1 month immediately prior to the leave	
	Duration	4 weeks before, 14 weeks after	4 weeks before, 14 weeks after	
	Income Thresholds	/	/	
Pensions	Qualifying Period	At least 3 years of residence in Denmark between the age of 15 and pensionable age. Full pension after 40 years of residence between the age of 15 and pensionable age.	At least 3 years of residence in Denmark between the age of 15 and pensionable age. Full pension after 40 years of residence between the age of 15 and pensionable age.	Legal retirement age: 66 years
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
	Qualifying Period	Requirement for membership in an unemployment fund: membership for at least 1 year.	Requirement for membership in an unemployment insurance fund for at least 1 year.	Self-employed must close down their entire self-employment business in order to get full-time unemployment benefits.
Unemployment	Waiting Period	/ (unless if voluntary unemployed: 3 weeks waiting period)	3 weeks	
	Minimum working periods			

	Duration	<p>2 years within a 3 year period.</p> <p>When this period has expired there is a possibility to extend the period where unemployment benefits can be received for up to an additional year. This happens on the basis of work as an employee within the three-year reference period. If 1 hour of employment was worked, this can be used to extend the period of unemployment benefit by 2 hours.</p>	<p>2 years within a 3 year period.</p> <p>When this period has expired there is a possibility to extend the period where unemployment benefits can be received for up to an additional year. This happens on the basis of work as an employee within the three-year reference period. If 1 hour of employment was worked, this can be used to extend the period of unemployment benefit by 2 hours.</p>
	Income Thresholds	<p>For full-time members at an unemployment fund, a minimum income of DKK 238,51 (EUR 32,133) (corresponding to full-time employment for one year) during the 3 preceding years is required. Only a maximum of DKK 19,875 (EUR 2,666) per month can be included (equivalent to the minimum income for one year's full-time employment).</p> <p>For part-time members, a minimum income of DKK 159,012 (EUR 21, 333) during the 3 preceding years is required (but only a maximum of DKK 13, 251 (EUR 1,778) per month is taken into account when calculating the part-time</p>	<p>For full-time members at an unemployment fund, a minimum income of DKK 238,51 (EUR 32,133) (corresponding to full-time employment for one year) during the 3 preceding years is required. Only a maximum of DKK 19,875 (EUR 2,666) per month can be included (equivalent to the minimum income for one year's full-time employment).</p> <p>For part-time members, a minimum income of DKK 159,012 (EUR 21, 333) during the 3 preceding years is required (but only a maximum of DKK 13, 251 (EUR 1,778) per month is taken into account when calculating the part-time</p>

	member's income during the 3 preceding years).	member's income during the 3 preceding years)
Accidents at work	Qualifying Period /	/
	Waiting Period /	/
	Minimum working periods /	/
	Duration /	/
	Income Thresholds /	/
Invalidity	Qualifying Period At least 3 years of residence between the age of 15 and pensionable age.	At least 3 years of residence between the age of 15 and pensionable age.
	Waiting Period / after sickness	/ after sickness
	Minimum working periods /	/
	Duration Unlimited (until retirement age)	Unlimited (until retirement age)
	Income Thresholds /	/

Estonia

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period There is no qualifying period, except for those who were not insured and start working with an employment contract of at least 1 month, for whom the qualifying period is of 14 days.		
	Waiting Period / /		
	Minimum working periods Employees have to have an employment contract for at least 1 month. /		
	Duration Unlimited Unlimited		
Income Thresholds / Minimum contribution should be paid (EUR 178,2 per month)			
Sickness	Qualifying Period There is no qualifying period, except for those who were not insured and start working with an employment contract of at least 1 month, for whom the qualifying period is of 14 days. There is no qualifying period, except for those who were not insured and start working with an employment contract of at least 1 month, for whom the qualifying period is of 14 days.		
	Waiting Period 3 days 9 days		

	Minimum working periods	Employment contract of at least 1 month		
	Duration	182 days per illness case	182 days per illness case	
	Income Thresholds	/	.	
Maternity/Paternity	Qualifying Period	/	/	
	Waiting Period	/	/	
	Minimum working periods	Working directly prior to confinement.	Working directly prior to confinement.	
	Duration	140 calendar days if the maternity leave commences at least 30 calendar days before the estimated date of confinement. The number of days by which the maternity leave commences later than the term provided shall be deducted from the period for which the woman has the right to receive maternity benefit.	140 calendar days if the maternity leave commences at least 30 calendar days before the estimated date of confinement. The number of days by which the maternity leave commences later than the term provided shall be deducted from the period for which the woman has the right to receive maternity benefit.	
	Income Thresholds	/	Minimum contribution should be paid (EUR 178,2 per month)	
Pensions	Qualifying Period	15 years of contribution period.	15 years of contribution period.	Legal retirement age:
	Waiting Period	/	/	63 years and 9 months
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	

	Income Thresholds	/	Minimum contribution needs to be paid (EUR 178,2 per month)
Unemployment	Qualifying Period	Insurance period (as entered in the employment registrar) of 12 months over the 36 months preceding registration as unemployed.	
	Waiting Period	7 days	
	Minimum working periods	/	
	Duration	180 calendar days if the insurance period of the insured person is shorter than five years	
		270 calendar days if the insurance period of the insured person is 5–10 years	
		360 calendar days if the insurance period of the insured person is 10 years or longer.	
	Income Thresholds	/	
Accidents at work	Qualifying Period	/	
	Waiting Period	1 day	
	Minimum working periods	/	
	Duration	Until recovery or permanent condition, but no more than 182 days in case of illness	

	Income Thresholds		
Invalidity	Qualifying Period	/	/
			Invalidity is residence-based
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Usually up to 5 years but if permanent invalidity: till retirement age.	Usually up to 5 years but if permanent invalidity: till retirement age.
	Income Thresholds	/	/

Finland

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	.	
Sickness	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods		/
	Duration	300 days (excl Sundays) over a 2 year period	300 days (excl Sundays) over a 2 year period
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	Must have fulfilled a period of insurance in Finland for at least 180 days immediately before the expected date of confinement	Must have fulfilled a period of insurance in Finland for at least 180 days immediately before the expected date of confinement
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement.	105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement.
	Income Thresholds	/	/

Pensions	Qualifying Period	National pension: three years of residence after 16 y/o. Statutory earnings pension: /	National pension: three years of residence after 16 y/o. Statutory earnings pension: four months qualifying period.	Legal retirement age: 65 years
	Waiting Period	/	/	
	Minimum working periods	/	4 months	
	Duration	Unlimited	Unlimited	
	Income Thresholds	Minimum insured income of EUR 60,57 per month	Minimum insured income of EUR 7958,99 per year	
Unemployment	Qualifying Period			
	Waiting Period	5 working days during 8 consecutive weeks.	5 working days during 8 consecutive weeks.	
	Minimum working periods	At least 26 weeks of employment during the last 28 months and at least 18 hours during each week.	Min 15 months of entrepreneurship during the last 48 months.	
	Duration	A maximum of 400 days (or 300 days if the beneficiary's employment history is shorter than three years).	A maximum of 400 days (or 300 days if the beneficiary's employment history is shorter than three years).	
	Income Thresholds	/	Having had an annual income of at least EUR 13,076	
Accidents at work	Qualifying Period	/	/	
	Waiting Period	Paid from day 1 if disability lasts three consecutive days	Paid from day 1 if disability lasts three consecutive days	
	Minimum working periods	/	/	

	Duration	1 year if the incapacity for work lasts over a year, the allowance is paid as a workers' compensation pension.	1 year if the incapacity for work lasts over a year, the allowance is paid as a workers' compensation pension.
	Income Thresholds	/	/
Invalidity	Qualifying Period	3 years of residence in Finland after attaining the age of 16, statutory earnings pension: /	3 years of residence in Finland after attaining the age of 16, statutory earnings-pension: four months
	Waiting Period	300 days (i.e. after ending sickness)	300 days (i.e. after ending sickness)
	Minimum working periods	/	/
	Duration	Max until old-age pension	Max until old-age pension
	Income Thresholds	The minimum insured income is EUR 60, 57 per month	The minimum insured income of self-employed is EUR 7,758.99 per year

France

Social protection branch	(Non-standard) workers	Self-employed	Extra information	
Healthcare	Qualifying Period	On condition of employment (in the first hour of work) or a stable and regular residency of at least 3 months.	On condition of employment (in the first hour of work) or a stable and regular residency of at least 3 months.	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Sickness	Qualifying Period	May receive benefits if they have worked for at least 150 hours during the 3 months prior to ceasing work or have paid, over the 6 months, contribution on a salary of at least EUR 10,302.25	In order to receive daily insurance payments, the insured person must have belonged to the sickness insurance scheme for self-employed workers on the date on which he or she was certified as unfit for work, and be up to date with the payment of contributions to the scheme. The insured person must have belonged to the Social Security for the self-employed for 1 year.	
	Waiting Period	3 days	3 days	

	Minimum working periods	For the first six months: 1,015 SMIC (salaire minimum interprofessionnel de croissance) in the 6 preceding months or 150 hours worked in the previous three months. Beyond 6 months: registration for 12 months at least before the work interruption date, 2,030 minimum wage (SMIC) in the preceding 12 months or 600 hours in the previous 12 months.	Must have been covered as a self-employed person for 1 year
	Duration	As a rule, 12 months (360 days) per period of 3 consecutive years, up to 36 months in case of long-term sickness.	As a rule, 12 months (360 days) per period of 3 consecutive years, up to 36 months in case of long-term sickness.
	Income Thresholds	If they have not worked for at least 150 hours during the three months prior to ceasing work: they must have paid (over the previous six months), contributions on a salary of at least EUR 10 302,25	Pay at least the minimum contribution for daily payments (EUR 140 per year)
Maternity/Paternity	Qualifying Period	Must have belonged to a scheme for 10 months prior to the birth/adoption	Must have been contributing to the Social Security for the Self-employed for at least 10 months
	Waiting Period	/	/

	Minimum working periods	Minimum duration of activity of 1,015 hourly SMIC (EUR 10.15 gross as at 1 January 2019) in the 6 preceding months, or 2,030 hourly SMIC over the previous year, or 150 hours worked in the 3 months preceding the reference date or 600 hours of work over the previous year.		
	Duration	16 weeks	16 weeks	
	Income Thresholds	/	/	
Pensions	Qualifying Period	Entitlement as soon as the contributions paid enable the validation of at least one quarter's insurance. One quarter's insurance is acquired when the insured has an annual remuneration equal to the amount of 150 hours of the minimum wage (EUR 1 522,50 for 2020).	Entitlement as soon as the contributions paid enable the validation of at least one quarter's insurance. One quarter's insurance is acquired when the insured has an annual remuneration equal to the amount of 150 hours of the minimum wage.	Legal retirement age: 62 year
	Waiting Period	/	/	
	Minimum working periods	Full pension: upon fulfilment of the age condition (62 years old for anyone born after 1955) and of the minimum period of affiliation, which is determined according to the birth year of the person concerned (1955, 1956 and 1957: 166 quarters, and up to 172 quarters for insured persons born from 1973 onwards)	Full pension: upon fulfilment of the age condition (62 years old for anyone born after 1955) and of the minimum period of affiliation, which is determined according to the birth year of the person concerned (1955, 1956 and 1957: 166 quarters, and up to 172 quarters for insured persons born from 1973 onwards)	

	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Unemployment	Qualifying Period	At least 130 days or 910 hours worked during the last 24 months (36 months for those aged 53 and over) preceding the unemployment.	
	Waiting Period	Waiting time: deferred paid leave + wait time of 7 days (obtained by dividing the compensatory amounts of paid leave by the daily reference salary) + waiting time equal to the amount of labour contract termination indemnities (allowing only for indemnities above the legal minimum) divided by 95.8 within a timespan of 150 days (75 days in case of economic redundancy).	
	Minimum working periods	/	
	Duration	182 – 1095 days, depending on the age	
	Income Thresholds	/	
	Accidents at work	Qualifying Period	/
Waiting Period		/	/
Minimum working periods		/	/
Duration		Until recovery or permanent condition	Until recovery or permanent condition

	Income Thresholds	/	Annual income on which contributions and cash benefits are calculated is between EUR 18 631,28 and EUR 41,136
Invalidity	Qualifying Period	Insured for at least 12 months before the first day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition.	Insured for at least 12 months before the first day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition.
	Waiting Period	/	/
	Minimum working periods	Having worked at least 600 hours or having contributed on the basis of a salary which is equal to least 2,030 times the minimum wage (salaire minimum interprofessionnel de croissance, SMIC, EUR 10.15 gross) per hour during the 12 months preceding the interruption of work or the determination of invalidity.	Having worked at least 600 hours or having contributed on the basis of a salary which is equal to least 2,030 times the minimum wage (salaire minimum interprofessionnel de croissance, SMIC, EUR 10.15 gross) per hour during the 12 months preceding the interruption of work or the determination of invalidity.
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/

Germany

Social protection branch	(Non-standard) workers	Self-employed	Extra information	
Healthcare	Qualifying Period	/	/	Artists are not included in this scheme
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	There is a minimum assessment base (Mindestbemessungsgrundlage) for contributions to the health and care insurance for the self-employed insured voluntarily under statutory health insurance: EUR 1,061.67 per month. The calculation of the contribution amount is based on this amount, even if the actual income is lower	
Sickness	Qualifying Period	/	/	
	Waiting Period	/	/	
	Minimum working periods	4 weeks	4 weeks	
	Duration	78 weeks over a 3-year period (for the same illness)	78 weeks over a 3-year period (for the same illness)	
	Income Thresholds	Earnings ceilings: for employees who had a private insurance on 31.12.2002: EUR 53,100 annually. For all other employees: EUR 62,550 annually.	There is a minimum assessment base (Mindestbemessungsgrundlage) for contributions to the health and care insurance for the self-employed insured voluntarily under statutory health insurance: EUR	

			1,061.67 per month. The calculation of the contribution amount is based on this amount, even if the actual income is lower.
Maternity/Paternity	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods		
	Duration	6 weeks before, 8 weeks after	6 weeks before, 8 weeks after
	Income Thresholds	/	There is a minimum assessment base (Mindestbemessungsgrundlage) for contributions to the health and care insurance for the self-employed insured voluntarily under statutory health insurance: EUR 1,061,67 per month in 2019. The calculation of the contribution amount is based on this amount, even if the actual income is lower.
Pensions	Qualifying Period	5 years of contribution and substitute periods (general qualifying period).	5 years of contribution and substitute periods (general qualifying period). Legal retirement age: 67 years
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited

	Income Thresholds	EUR 450 per month	EUR 450 per month
Unemployment	Qualifying Period	Minimum insurance period of 12 months over the last 2 years before starting self-employment	
	Waiting Period	/	
	Minimum working periods	At least 15 hours work/week	
	Duration		
	Income Thresholds	/	
Accidents at work	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Maximum of 78 weeks	Maximum of 78 weeks
	Income Thresholds	/	/
Invalidity	Qualifying Period	60 months of contribution or credited substitute periods (general qualifying period) and in principle at least 36 contribution months in the five years before onset of complaint. Prolongation of the 5-year period is possible	60 months of contribution or credited substitute periods (general qualifying period) and in principle at least 36 contribution months in the five years before onset of complaint. Prolongation of the 5-year period is possible
	Waiting Period		
	Minimum working periods	/	/
	Duration	Unlimited/until old-age	Unlimited/until old-age
	Income Thresholds	Min. EUR 450 per month	Exemption from insurance obligation are those with a

monthly income up to EUR
450

Greece

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	50 days of work subject to contribution over the preceding year, or in the 12 months preceding the illness.	2 months of insurance during the previous year before the insurance risk occurs
	Waiting Period	/	/
	Minimum working periods	50 days of work subject to contribution over the preceding year, or in the 12 months preceding the illness.	In ex OAEE (craftsmen): four months, in ex ETAA-TAN (lawyers): three months, employees (ex-IKA-ETAM): 100 days.
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/

Sickness	Qualifying Period	<p>120 days of work subject to contributions during the previous year or the 12 first months of the 15 months preceding the illness (100 for those employed in construction). Duration of benefit: 182 days for one or more illnesses within one year.</p> <p>300 days subject to contributions during two years, or 27 months of 30 months, preceding the illness (duration of benefit: 360 days for the same illness, within one year)</p> <p>1,500 days of insurance, 600 of which during the last five years preceding the incapacity for work due to the same illness (duration of benefit: 720 days). 4,500 days of insurance before the declaration of the illness (duration of benefit: 720 days)</p> <p>Depending on the patient's age and insurance record, a 720 days' benefit can be paid in case the requirement of the 1,500 or the 4,500 days is not fulfilled.</p>	<p>Should have paid their social security contributions and be insured on the day when the illness occurs</p>
	Waiting Period	/ /	

	Minimum working periods	/			
	Duration	Depends on contributions (see: qualifying period)	Depends on contributions (see: qualifying period)		
	Income Thresholds	/			
Maternity/Paternity	Qualifying Period	200 days work resulting in contributions during the last three years before due date of birth	Depends on status		
	Waiting Period	/			
	Minimum working periods	/			
	Duration	119 days	119 days		
	Income Thresholds	/			
Pensions	Qualifying Period	15 years of insurance or 4,500 working days for which contributions were paid	15 years of insurance or 4,500 working days for which contributions were paid	Legal retirement age: 67 years (if 15 years of insurance). 62 years (if 40 years of insurance).	
	Waiting Period	/			
	Minimum working periods	Full pension: Men and women: Period of insurance of 12,000 working days and 62 years of age.	Full pension: Men and women: Period of insurance of 12,000 working days and 62 years of age.		
	Duration	Unlimited	Unlimited		
	Income Thresholds	/			
Unemployment	Qualifying Period	At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work during the two years preceding job loss for the		Special arrangements for seasonal workers: Must have completed a number of daily wages in their field of specialty during the last year, prior to the allowance.	

	<p>first time claimants. From the reference periods the two last months are excluded. For first time claimants, an additional requirement of at least 80 days of work per year during the two previous years applies</p>	<p>The number of daily wages depends on the field of specialty and varies between 50 and 240. The sum of the daily wages (from any field of specialty) must not exceed 240. Must not be eligible for the unemployment benefit during the year of the allowance.</p>	
	Waiting Period	6 days	
	Minimum working periods		
	Duration	5-12 months	
	Income Thresholds	/	
Accidents at work	Qualifying Period	One day of insurance	Not really a specific scheme; covered by sickness, invalidity
	Waiting Period	/	
	Minimum working periods	/	
	Duration		
	Income Thresholds	/	
Invalidity	Qualifying Period	Up to the age of 21: 300 days (or one year of insurance). This period increases progressively by 120 contribution days per year up to 4,200 days until the age of 54.	Up to the age of 21: 300 days (or one year of insurance). This period increases progressively by 120 contribution days per year up to 4,200 days until the age of 54.
	Waiting Period	/ starts after sickness	/ starts after sickness
	Minimum working periods		
	Duration	Unlimited- can decide to switch to old age pension when and if conditions fulfilled.	Unlimited- can decide to switch to old age pension when and if conditions fulfilled.

Income Thresholds / /

Hungary

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	Flat-rate health care contribution shall be paid: HUF 7,710 (EUR 22) per month, in case of continuous residence in Hungary for a year.	Flat-rate health care contribution shall be paid: HUF 7,710 (EUR 22) per month, in case of continuous residence in Hungary for a year.
Sickness	Qualifying Period	Incapacity for work must have occurred whilst insured or within three days of the lapse of insurance.	Incapacity for work must have occurred whilst insured or within three days of the lapse of insurance.
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Maximum 1 year	Maximum 1 year
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry.	At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry.
	Waiting Period	/	/
	Minimum working periods	/	/

	Duration	24 weeks	24 weeks	
	Income Thresholds	/	/	
Pensions	Qualifying Period	15 years for what is termed a 'partial' pension in Hungarian terminology without minimum guarantee. 20 years of insurance for what is termed a 'full pension' in Hungarian terminology with minimum guarantee	15 years for what is termed a 'partial' pension in Hungarian terminology without minimum guarantee. 20 years of insurance for what is termed a 'full pension' in Hungarian terminology with minimum guarantee	Legal retirement age: 65 years
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	At least 360 days of insurance during the previous 3 years.	At least 360 days of insurance during the previous 3 years.	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	One day of Job-seeker Benefit is paid for every 10 days of prior insurance, up to a maximum of 90 days of benefit.	One day of Job-seeker Benefit is paid for every 10 days of prior insurance, up to a maximum of 90 days of benefit.	
	Income Thresholds	/	/	
Accidents at work	Qualifying Period	/	/	

	Waiting Period	/	/	No specificities, the accidents at work are part of the sickness and invalidity schemes.
	Minimum working periods	/	/	
	Duration			
	Income Thresholds	/	/	
Invalidity	Qualifying Period	Persons eligible to benefits for persons with changed working capacity: insurance record of at least 1,095 days within five years, or 2,555 days within 10 years, or 3,650 days within 15 years before submitting the claim.	Persons eligible to benefits for persons with changed working capacity: insurance record of at least 1,095 days within five years, or 2,555 days within 10 years, or 3,650 days within 15 years before submitting the claim.	
	Waiting Period	/	/	
	Minimum working periods			
	Duration	Unlimited / When reaching retirement age: choice between invalidity pension or old-age pension.	Unlimited / When reaching retirement age: choice between invalidity pension or old-age pension.	
	Income Thresholds	/	/	

Ireland

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	Must be "ordinarily resident" in Ireland. A person is deemed "ordinarily resident" if they have lived in Ireland for at least 1 year or can provide proof that they intend to live in Ireland for at least 1 year.	Must be "ordinarily resident" in Ireland. A person is deemed "ordinarily resident" if they have lived in Ireland for at least 1 year or can provide proof that they intend to live in Ireland for at least 1 year.
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	/	/
	Income Thresholds	/	/
Sickness	Qualifying Period	104 weekly contributions paid since first starting employment and; 39 weekly contributions paid or credited during the relevant contribution year preceding the benefit year.	The self-employed are not, in general, covered for cash sickness benefits. A limited exception applies in the case of self-employed share-fishermen/women. The income support available to the self-employed in the case of sickness are granted according to the
	Waiting Period	6 days	
	Minimum working periods	/	

	Duration	Limited to 52 weeks if between 104 and 259 weekly contributions paid.	regulations of the general social assistance system.
		From January 2009, limited to two years for new claimants if the claimant has paid 260 or more weekly contributions; Unlimited (to age 66) if the claimant has paid 260 weekly contributions and was in receipt of payment prior to January 2009.	
	Income Thresholds	/	
Maternity/Paternity	Qualifying Period	39 weeks contributions paid in the 12months before the first day of maternity/adoptive or paternity leave or 39 contributions paid since first starting work, and 39 contributions paid or credited in the relevant tax year before the benefit year, or 26 contributions paid in each of the two relevant tax years before the benefit year.	52 weeks contributions paid in either the last, second last or third last complete tax year before the benefit year in which the claim is made.
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	26 weeks	26 weeks
	Income Thresholds	/	/

Pensions	Qualifying Period	Have at least 520 contributions paid and an annual average of at least 10 contributions paid or credited.	Have at least 520 contributions paid and an annual average of at least 10 contributions paid or credited.	Legal retirement age: 66 years
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	104 weekly contributions paid; and 39 weekly contributions paid or credited during the relevant contribution year preceding the benefit year, of which a minimum of 13 must be paid contributions. The latter requirement may be satisfied by contributions paid in some other contribution years, or 26 weekly contributions paid in each of the two relevant tax years preceding the benefit year.		The self-employed are not, in general, covered for unemployment benefits. The benefits available to the self-employed in these circumstances are granted according to the regulations of the general social assistance system.
	Waiting Period	3 days		
	Minimum working periods			
	Duration	9 months but limited to 6 months if applicant has paid less than 260 weekly contributions since first entering insurance.		

	Income Thresholds	/	
Accidents at work	Qualifying Period	/	
	Waiting Period	6 days	
	Minimum working periods		
	Duration	Maximum of 156 days (Sundays excluded).	
	Income Thresholds	/	
Invalidity	Qualifying Period	At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid; at least 48 weekly contributions paid or credited during the contribution year preceding the claim or the second-last complete contribution year preceding the claim.	At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid; at least 48 weekly contributions paid or credited during the contribution year preceding the claim or the second-last complete contribution year preceding the claim.
	Waiting Period	Illness of min 12 months	Illness of min 12 months
	Minimum working periods	/	/
	Duration	Until old-age pension/retirement	Until old-age pension/retirement
	Income Thresholds	/	/

Italy

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	Generally, no qualifying period. Except for some very specific categories (farming industry, para-subordinate,...)	3 months of credited contributions within 12 months prior to the onset of sick leave
	Waiting Period	3 days	No information
	Minimum working periods	/	/
	Duration	max 180 days per year	Maximum duration of 61 days per year
	Income Thresholds	/	Income that exceeds EUR 5,000 per year
Maternity/Paternity	Qualifying Period	/	Must have completed three months of contributions within the 12 months prior to the maternity leave
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	5 months	5 months
	Income Thresholds	/	/

Pensions	Qualifying Period	For persons insured before 1996, a minimum qualifying period of 20 years of paid and/or deemed contributions is required regardless of the pension calculation system.	For persons insured before 1996, a minimum qualifying period of 20 years of paid and/or deemed contributions is required regardless of the pension calculation system.	Legal retirement age: 67 years
		Persons insured since 1/1/1996 onwards can retire before reaching the age of 70 provided that the amount of their pension equals 1.5 times the amount of the welfare-based social allowance (assegno sociale).	Persons insured since 1/1/1996 onwards can retire before reaching the age of 70 provided that the amount of their pension equals 1.5 times the amount of the welfare-based social allowance (assegno sociale).	
		For persons first insured as of 01/01/1996 and retiring at the age of 70, a minimum qualifying period of 5 years of paid contributions (deemed ones are not taken into account) applies.	For persons first insured as of 01/01/1996 and retiring at the age of 70, a minimum qualifying period of 5 years of paid contributions (deemed ones are not taken into account) applies.	
	Waiting Period	/	/	
	Minimum working periods	/	/	
Duration	Unlimited	Unlimited		
Income Thresholds	/	/		
Unemployment	Qualifying Period	Matured at least 13 weeks of work insurance during the four years prior to the onset of unemployment and at least 30 days of work insurance accrued during the	Having completed at least 13 months of contributions in the calendar year prior to the year of dismissal and 1 month of contributions during the year of dismissal.	Not applicable for the traditional self-employed. New self-employed compulsory and insurance-based scheme

		last 12 months prior to dismissal.	
	Waiting Period	8 days	No information
	Minimum working periods	/	/
	Duration	Duration equal to half the number of weekly contributions paid during the last four years prior to dismissal.	For a number of months corresponding to half the number of monthly contributions paid in the period starting from 1st January of the year prior to dismissal till the date of dismissal, but not exceeding 6 months.
	Income Thresholds	Annual income above EUR 5,000	The "new" self-employed register with the separate pension scheme provided that their annual income is above EUR 5,000
Accidents at work	Qualifying Period	/	/
	Waiting Period	3 days	3 days
	Minimum working periods	/	/
	Duration	Until recovery or permanent incapacity	Until recovery or permanent incapacity
	Income Thresholds	/	Premiums are calculated in relation to a minimum daily reference established by ministerial decree issued in May every year (the minimum daily earning reference in 2019 is equal to EUR 48.98 subject to variation for certain categories of more risky jobs)

Invalidity	Qualifying Period	The minimum period of employment for entitlement to the benefit varies according to the cause of the illness or disability: 5 contribution years with at least 3 during the last 5 years for general invalidity; no qualifying period required for invalidity (caused by circumstances of employment other than industrial injury).	The minimum period of employment for entitlement to the benefit varies according to the cause of the illness or disability: Five contribution years with at least three during the last 5 years for general invalidity; no qualifying period required for invalidity (caused by circumstances of employment other than industrial injury).
	Waiting Period	/ when sickness benefits end	/ when sickness benefits end
	Minimum working periods	/	/
	Duration	3 years and can be renewed up to three times. After that, it is granted permanently until it is replaced either by the incapacity pension, or working capacity is left due to total and permanent impairment to work or by the old-age pension when the statutory retirement age is reached.	3 years and can be renewed up to three times. After that, it is granted permanently until it is replaced either by the incapacity pension, or working capacity is left due to total and permanent impairment to work or by the old-age pension when the statutory retirement age is reached.
	Income Thresholds	Those with earnings below EUR 5,000 per year are exempt from social contributions.	Those with earnings below EUR 5,000 per year are exempt from social contributions.

Latvia

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	Minimum period of insurance: 3 months during the last 6 months or 6 months during the last 24 months.	Minimum period of insurance: 3 months during the last 6 months or 6 months during the last 24 months.
	Waiting Period	1 day	1 day
	Minimum working periods	/	/
	Duration	26 weeks from the first day of incapacity if incapacity has been continuous, or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions.	26 weeks from the first day of incapacity if incapacity has been continuous, or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions.
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	112 days	112 days

	Income Thresholds		
Pensions	Qualifying Period	Insurance record of 15 years.	Insurance record of 15 years. Legal retirement age 63 and 9 months. The legal retirement age is gradually increased by 3 months per year until reaching 65 years in 2025
	Waiting Period	/	/
	Minimum working periods		
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Unemployment	Qualifying Period	Socially insured for at least 1 year paid at least 12 months of contributions in 16 months before registering as unemployed.	
	Waiting Period	/	
	Minimum working periods		
	Duration	9 months	
	Income Thresholds	/	
Accidents at work	Qualifying Period	/	
	Waiting Period	/	
	Minimum working periods	/	
	Duration	26 weeks from the first day of incapacity if incapacity has been continuous, or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions.	

	Income Thresholds	/	
Invalidity	Qualifying Period	3 years of insurance	3 years of insurance
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	/ until retirement (old age pension takes over)	/ until retirement (old age pension takes over)
	Income Thresholds	/	/

Lithuania

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	3 months of insurance during the last 12 months or at least 6 months during the last 24 months	3 months of insurance during the last 12 months or at least 6 months during the last 24 months
	Waiting Period	/	2 days
	Minimum working periods	/	/
	Duration	Up to 4 months or 122 calendar days in case of continuous incapacity to work; in some cases this period may be extended to 244 calendar days if the inability to work was periodical.	Up to 4 months or 122 calendar days in case of continuous incapacity to work; in some cases this period may be extended to 244 calendar days if the inability to work was periodical.
	Income Thresholds	/	In general, minimum contribution base is the minimum monthly wage (EUR 607). The maximum sum per year cannot exceed 43 country's average wages for the previous year

Maternity/Paternity	Qualifying Period	12 months insurance during the last 24 months.	12 months insurance during the last 24 months.	
	Waiting Period	/	2 days	
	Minimum working periods	/	/	
	Duration	126 days	126 days	
	Income Thresholds	/	In general, minimum contribution base is the minimum monthly wage (EUR 607). The maximum sum per year cannot exceed 43 country's average wages for the previous year	
Pensions	Qualifying Period	15 years of insurance	15 years of insurance	Legal retirement age:
	Waiting Period	/	/	Men: 64 years
	Minimum working periods	/	/	Women: 63 years
	Duration	Unlimited	Unlimited	The legal retirement age increases annually until it reaches 65 for both men and women in 2026
	Income Thresholds	/	In general, minimum contribution base is the minimum monthly wage (EUR 607). The maximum sum per year cannot exceed 43 country's average wages for the previous year	
Unemployment	Qualifying Period	General: minimum period of insurance is 12 months in the 30 months prior to registration at the Employment Services.	General: minimum period of insurance is 12 months in the 30 months prior to registration at the Employment Services.	

	Waiting Period	8 days	8 days
	Minimum working periods		
	Duration	9 months and can be prolonged for an additional two months for elderly persons within five years of pensionable age.	9 months and can be prolonged for an additional to months for elderly persons within 5 years of pensionable age.
	Income Thresholds	/	/
Accidents at work	Qualifying Period	/	
	Waiting Period	/	
	Minimum working periods	/	
	Duration	Until recovery or declaration permanent situation	
	Income Thresholds	/	
Invalidity	Qualifying Period	The minimum social insurance contributions depend on the age at the time of disability: 2 months under 22, 4 months at 22 years, 6 months at 23 years. This increases by two months per additional year of age until the person reaches the age of 35 (when the required minimum record is 2 years and 6 months) and 6 months per each additional year of age until the person reaches the age of 60 (when it is 15 years of contributions).	The minimum social insurance contributions depend on the age at the time of disability: 2 months under 22, 4 months at 22 years, 6 months at 23 years. This increases by two months per additional year of age until the person reaches the age of 35 (when the required minimum record is two years and 6 months) and six months per each additional year of age until the person reaches the age of 60 (when it is 15 years of contributions).

	Waiting Period	Until sickness benefit ends	Until sickness benefit ends
	Minimum working periods	/	/
	Duration	Unlimited (until old-age pension)	Unlimited (until old-age pension)
	Income Thresholds	/	In general, minimum contribution base is the minimum monthly wage (EUR 607). The maximum sum per year cannot exceed 43 country's average wages for the previous year

Luxembourg

Social protection branch	(Non-standard) workers	Self-employed	Extra information	
Healthcare	Qualifying Period	No qualifying period required, except for optional voluntary insurance where a 3-month qualifying period is applicable.	No qualifying period required, except for optional voluntary insurance where a 3-month qualifying period is applicable.	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	/	/	
	Income Thresholds	/	/	
Sickness	Qualifying Period	/	/	
	Waiting Period	/	Self-employed workers are subject to a waiting period until the end of the month containing the 77th day they are unable to work.	
	Minimum working periods	No minimum period of work or insurance required, except in case of cessation of the labour contract: 6 months of insurance.	No minimum period of work or insurance required, except in case of cessation of the labour contract: 6 months of insurance.	
	Duration	Maximum 78 weeks	Maximum 78 weeks	
	Income Thresholds	/	/	
Maternity/Paternity	Qualifying Period	Must have been affiliated for 6 months in the year preceding the birth or adoption leave.	Must have been affiliated for 6 months in the year preceding the birth or adoption leave.	

	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	8 weeks before expected date of confinement and 12 weeks after actual date of confinement	8 weeks before expected date of confinement and 12 weeks after actual date of confinement	
	Income Thresholds	/	/	
Pensions	Qualifying Period	120 months of effective insurance	120 months of effective insurance	Legal retirement age: 65 years
	Waiting Period	/	/	
	Minimum working periods	Full pension: 40 years of insurance	Full pension: 40 years of insurance	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period		At least 2 years of mandatory national insurance as a self-employed person	
	Waiting Period	/	/	
	Minimum working periods	At least 26 weeks of employment over the past 12 months.	Self-employed at least 6 months prior to unemployment	
	Duration	365 calendar days during a reference period of 24 months (without exceeding the number of working days over the reference period).	365 calendar days during a reference period of 24 months (without exceeding the number of working days over the reference period).	
		182 extra calendar days for	182 extra calendar days for	

	persons particularly "difficult" to place.	persons particularly "difficult" to place.
	For unemployed persons over 50 years of age, prolongation of 12, 9 or six months if 30, 25 or 20 years of affiliation to pension insurance, respectively.	For unemployed persons over 50 years of age, prolongation of 12, 9 or six months if 30, 25 or 20 years of affiliation to pension insurance, respectively.
	Income Thresholds /	/
Accidents at work	Qualifying Period /	/
	Waiting Period /	/
	Minimum working periods /	/
	Duration Until recovery but for a maximum period of 78 weeks within a reference period of 104 weeks.	Until recovery but for a maximum period of 78 weeks within a reference period of 104 weeks.
	Income Thresholds /	/
Invalidity	Qualifying Period 12 months of compulsory or voluntary insurance in the three years prior to the invalidity.	12 months of compulsory or voluntary insurance in the three years prior to the invalidity.
	Waiting Period / (after sickness)	/ (after sickness)
	Minimum working periods /	/
	Duration / until retirement	/ until retirement
	Income Thresholds /	/

Malta

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.
Sickness	Qualifying Period	At least 50 paid weekly contributions of which 20 paid or credited contributions should fall in the preceding two years.	At least 50 paid weekly contributions of which 20 paid or credited contributions should fall in the preceding two years.
	Waiting Period	3 days	3 days
	Minimum working periods	/	/
	Duration	156 days	156 days
	Income Thresholds	/	In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.
Maternity/Paternity	Qualifying Period		
	Waiting Period	/	/
	Minimum working periods		

	Duration	14 weeks	14 weeks	
	Income Thresholds		In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.	
Pensions	Qualifying Period	Made an average of at least 15 weekly contributions (paid or credited) per year	Made an average of at least 15 weekly contributions (paid or credited) per year.	Legal retirement age: 65 years
	Waiting Period	/	/	
	Minimum working periods	Full pension: at least 50 or more weekly contributions (paid or credited) per year	Full pension: at least 50 or more weekly contributions (paid or credited) per year	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.	
Unemployment	Qualifying Period	50 weeks of paid contributions of which at least 20 paid or credited in the previous two calendar years	50 weeks of paid contributions of which at least 20 paid or credited in the previous two calendar years	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	A maximum of 156 days provided that the number of benefit days paid does not exceed the number of	A maximum of 156 days provided that the number of benefit days paid does not exceed the number of	

		contributions paid under a Contract of Service. No other factors affect the duration of the benefit.	contributions paid under a Contract of Service. No other factors affect the duration of the benefit.
	Income Thresholds	/	In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.
Accidents at work	Qualifying Period	Contributions paid for at least 1 week and claim submitted not later than 10 days following injury.	Contributions paid for at least 1 week and claim submitted not later than 10 days following injury.
	Waiting Period	/	3 days
	Minimum working periods	/	/
	Duration	/	/
	Income Thresholds	/	In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.
Invalidity	Qualifying Period	Min of 5 years paid contributions	Min of 5 years paid contributions
	Waiting Period	Payable after 6 months of sickness benefits	Payable after 6 months of sickness benefits
	Minimum working periods		
	Duration	Minimum of 1 year if the condition is expected to improve and up to 3 years. In each case, if the condition persists, the person is medically reviewed and the period of invalidity can be extended.	Minimum of 1 year if the condition is expected to improve and up to 3 years. In each case, if the condition persists, the person is medically reviewed and the period of invalidity can be extended.

Income Thresholds

/

In order to qualify for coverage, a self-occupied person must earn at least EUR 910 per year.

Poland

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	/	/
	Income Thresholds	/	/
Sickness	Qualifying Period	30 days of uninterrupted sickness insurance	90 days of continuous insurance record
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	182 days	182 days
	Income Thresholds	/	The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 5,227 (EUR 1,228). Therefore, the assessment base is PLN 3,136,20 (EUR 737).
Maternity/Paternity	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	20 weeks	20 weeks
	Income Thresholds	/	The assessment base is a declared amount, no lower than 60% of the estimated

			average monthly remuneration, i.e. PLN 5,227 (EUR 1,228). Therefore, the assessment base is PLN 3,136,20 (EUR 737).	
Pensions	Qualifying Period	Men 25 years, women 20 years of contributory and non-contributory periods.	Men 25 years, women 20 years of contributory and non-contributory periods.	Legal retirement age: Men: 65 years Women: 60 years
	Waiting Period			
	Minimum working periods			
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 5,227 (EUR 1,228). Therefore, the assessment base is PLN 3,136,20 (EUR 737).	
Unemployment	Qualifying Period	At least 365 calendar days of paid employment during the 18 months preceding the day of registration.	At least 365 calendar days of paid employment during the 18 months preceding the day of registration.	
	Waiting Period	7 days	7 days	
	Minimum working periods	/	/	
	Duration	6 months or 12 months (depending on some factors)	6 months or 12 months (depending on some factors)	
	Income Thresholds	/	/	
Accidents at work	Qualifying Period	/	/	

	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	6 months	6 months
	Income Thresholds	/	The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 5,227 (EUR 1,228). Therefore, the assessment base is PLN 3,136,20 (EUR 737).
Invalidity	Qualifying Period	Depends on age: between one year (for < 20 years) - or five years over the last 10 years immediately preceding the invalidity (for > 30 y)	Depends on age: between one year (for < 20 years) - or five years over the last 10 years immediately preceding the invalidity (for > 30 y)
	Waiting Period	Invalidity pension starts when sickness allowance ends	Invalidity pension starts when sickness allowance ends
	Minimum working periods		
	Duration		
	Income Thresholds		The assessment base is a declared amount, no lower than 60% of the estimated average monthly remuneration, i.e. PLN 5,227 (EUR 1,228). Therefore, the assessment base is PLN 3,136,20 (EUR 737).

Portugal

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	6 months affiliation with registered remuneration	In case of a self-employment activity being exercised for the first time, the self-employed must have been insured for 12 months
	Waiting Period	3 days	10 days
	Minimum working periods	12 days of actual work during the four months prior to the one preceding the day of incapacity.	12 days of actual work during the four months prior to the one preceding the day of incapacity.
	Duration	Maximum 1,095 days (then, possibly, invalidity)	Maximum 365 days, except in some specific cases
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	6 months affiliation with registered remuneration	6 months affiliation with registered remuneration
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	120 or 150 consecutive days of leave	120 or 150 consecutive days of leave

	Income Thresholds	/	/	
Pensions	Qualifying Period	Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.	Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.	Legal retirement age: 66 years and 5 months
	Waiting Period	/	/	
	Minimum working periods	Full pension: 40 years of contribution	Full pension: 40 years of contribution	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	At least 360 days of employed work and contribution payment, or assimilated situation, in the 24 months preceding commencement of unemployment.	Social security contributions for at least 720 days of activity in the previous 48 months.	
	Waiting Period	/	/	
	Minimum working periods	At least 360 days of employed work and contribution payment, or assimilated situation, in the 24 months preceding commencement of unemployment	/	
	Duration	Depends on age, contributions paid,..	Depends on age, contributions paid,..	
	Income Thresholds	/	/	

Accidents at work	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Until recovery or invalidity	Until recovery or invalidity
	Income Thresholds	/	/
Invalidity	Qualifying Period	Relative invalidity: Contribution paid for 5 years. Absolute invalidity: contribution paid for 3 years, 120 days required for a year to be considered	Relative invalidity: Contribution paid for 5 years. Absolute invalidity: contribution paid for 3 years
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited (until retirement age)	Unlimited (until retirement age)
	Income Thresholds	/	/

Romania

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	At least 1 month of contribution	At least 1 month of contribution
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	183 days in any 1 year period, counted from the first day of the contingency. As from the 90th day medical leave can only be extended to 180 days, with the approval of the social insurance expert physician.	183 days in any 1 year period, counted from the first day of the contingency. As from the 90th day medical leave can only be extended to 180 days, with the approval of the social insurance expert physician.
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	Maternity leave and benefit: 1 month of insurance (payment of contributions) in the last 12 months.	Maternity leave and benefit: 1 month of insurance (payment of contributions) in the last 12 months.
	Waiting Period	/	/
	Minimum working periods		

	Duration	63 days prior to the birth and 63 days after birth	63 days prior to the birth and 63 days after birth	
	Income Thresholds	/	/	
Pensions	Qualifying Period	Minimum contribution period: 15 years.	Minimum contribution period: 15 years.	Legal retirement age: Men: 64 years Women: 61 years
	Waiting Period	/	/	Gradually increasing to 65 years for women
	Minimum working periods	Full pension: 35 years contribution (men) or 31 years contribution (women)	Full pension: 35 years contribution (men) or 31 years contribution (women)	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	12 months during the 24 months preceding the application date.	12 months during the 24 months preceding the application date.	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Between 6 and 12 months, depending on duration of insurance	Between 6 and 12 months, depending on duration of insurance	
	Income Thresholds	/	/	
Accidents at work	Qualifying Period	/		
	Waiting Period	/		
	Minimum working periods	/		
	Duration	183 days annually, starting with the first day of medical leave (may be extended up to 273 days).		

	Income Thresholds	
Invalidity	Qualifying Period	/
	Waiting Period	/ (starts after sickness benefits end)
	Minimum working periods	/
	Duration	Until old-age pension/retirement
	Income Thresholds	/

Slovakia

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	Sickness insurance is mandatory for the self-employed with annual income over EUR 6,028 while is voluntary for those who earn less than this amount.
Sickness	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	52 weeks	52 weeks
	Income Thresholds	/	No qualifying period, except for those who are voluntarily insured: 270 calendar days of membership in the sickness insurance system during the 2 years before the sickness occurred
Maternity/Paternity	Qualifying Period	270 calendar days of affiliation to the sickness insurance system during the two years before confinement or taking substitute care of a child	270 calendar days of affiliation to the sickness insurance system during the two years before confinement or taking substitute care of a child
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	34 weeks	34 weeks

	Income Thresholds	/		Insurance is mandatory for the self-employed with annual income over EUR 6,028 while is voluntary for those who earn less than this amount
Pensions	Qualifying Period	15 years of insurance.	15 years of insurance.	Legal retirement age: 62 years and 6 months
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	Insurance is mandatory for the self-employed with annual income over EUR 6,028 while is voluntary for those who earn less than this amount.	
Unemployment	Qualifying Period	2 years of unemployment contributions during the last four years	2 years of unemployment contributions during the last four years	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	After a period of 3 months, the beneficiary has the choice either to continue receiving benefit (for another 3 months maximum) or to cancel the registration as jobseeker and obtain a bonus which is 50% of the balance	After a period of 3 months, the beneficiary has the choice either to continue receiving benefit (for another 3 months maximum) or to cancel the registration as jobseeker and obtain a bonus which is 50% of the balance	

		of the total amount of the benefit.	of the total amount of the benefit.
	Income Thresholds		Insurance is mandatory for the self-employed with annual income over EUR 6,028 while is voluntary for those who earn less than this amount.
Accidents at work	Qualifying Period	/	
	Waiting Period	/	
	Minimum working periods	/	
	Duration	52 weeks	
	Income Thresholds	/	
Invalidity	Qualifying Period	Depends on age: between 0 and 15 years	Depends on age: between 0 and 15 years
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited (until retirement age)	Unlimited (until retirement age)
	Income Thresholds	/	Insurance is mandatory for the self-employed with annual income over EUR 6,028 while it is voluntary for those who earn less than this amount.

Slovenia

Social protection branch	Non-standard workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	Self-employed have to be insured for full insurance time; 40hrs/week
	Waiting Period	/	
	Minimum working periods	/	
	Duration	Unlimited	
	Income Thresholds	/	
Sickness	Qualifying Period	/	Self-employed have to be insured for full insurance time; 40hrs/week
	Waiting Period	/	
	Minimum working periods	/	
	Duration	Unlimited	
	Income Thresholds	/	
Maternity/Paternity	Qualifying Period	/	SE have to be insured for full insurance time; 40hrs/week
	Waiting Period	/	
	Minimum working periods	/	
	Duration	105 days	
	Income Thresholds	/	
Pensions	Qualifying Period	15 years of insurance	Legal retirement age: 65 years
	Waiting Period	/	
	Minimum working periods	/	
	Duration	Unlimited	
	Income Thresholds	/	

Unemployment	Qualifying Period	At least 9 months of insurance during the previous 24 months.	At least 9 months of insurance during the previous 24 months.	Self-employed have to be insured for full insurance time; 40hrs/week
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	The duration of payment depends upon length of insurance and partly age; 3 months if the insurance period is between 9 months and five years; 6 months if the insurance period is between five and 15 years; 9 months if the insurance period is between 15 and 25 years; 12 months if the insurance period is 25 years or more.	The duration of payment depends upon length of insurance and partly age; 3 months if the insurance period is between 9 months and five years; 6 months if the insurance period is between five and 15 years; 9 months if the insurance period is between 15 and 25 years; 12 months if the insurance period is 25 years or more.	
	Income Thresholds	/	/	
	Qualifying Period	/	/	
	Waiting Period	/	/	
Accidents at work	Minimum working periods	/	/	Not really a scheme; covered by health insurance and invalidity + self-employed have to be insured for full insurance time; 40hrs/week
	Duration			
	Income Thresholds	/	/	
	Qualifying Period	/	/	
	Waiting Period	/	/	

Invalidity	Qualifying Period		self-employed have to be insured for full insurance time; 40hrs/week	
	Waiting Period	/ /		
	Minimum working periods	30 and over: employed for at least one third of the time between the age of 20 and the occurrence of invalidity (only full years of service are considered); between 21 and 29: employed for at least one quarter of the time between the age of 21 and the occurrence of invalidity (full years of service)		30 and over: employed for at least one third of the time between the age of 20 and the occurrence of invalidity (only full years of service are considered); between 21 and 29: employed for at least one quarter of the time between the age of 21 and the occurrence of invalidity (full years of service)
	Duration	Unlimited. When reaching retirement age: choice between invalidity pension or old age pension		Unlimited. When reaching retirement age: choice between invalidity pension or old age pension
	Income Thresholds	/		/

Spain

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	Contributions paid for 180 days during 5 years prior to the date of leave in case of common illness. No contribution period in case of accident.	Contributions paid for 180 days during 5 years prior to the date of leave in case of common illness. No contribution period in case of accident.
	Waiting Period	3 days	3 days
	Minimum working periods	/	/
	Duration	365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work.	365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work.
	Income Thresholds	/	As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions.

Maternity/Paternity	Qualifying Period	Workers over 26 years of age: 180 contribution days in the seven years immediately preceding the birth of the child (or, in case of adoption or foster care placement, immediately preceding the date of the administrative/judicial decision); or 360 contribution days in the whole working life; Special rules for workers between 21 and 26 years of age. No minimum contribution period required for workers under 21 years of age.	Workers over 26 years of age: 180 contribution days in the seven years immediately preceding the birth of the child (or, in case of adoption or foster care placement, immediately preceding the date of the administrative/judicial decision); or 360 contribution days in the whole working life; Special rules for workers between 21 and 26 years of age. No minimum contribution period required for workers under 21 years of age.
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	16 weeks	16 weeks
	Income Thresholds	/	As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions.

Pensions	Qualifying Period	Contributions must have been paid during a period of 15 years of which at least two years must have been during the 15 years immediately preceding the date of retirement.	Contributions must have been paid during a period of 15 years of which at least two years must have been during the 15 years immediately preceding the date of retirement.	Legal retirement age: 65 years
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions.	
Unemployment	Qualifying Period	Minimum contribution period of 360 days during the 6 years immediately preceding the legal unemployment situation.	contributed for at least 12 continuous months immediately prior to the cessation of activity and they must have made all due payments of contributions	
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Depending on contribution period over preceding 6 years. The duration of the payment varies from a minimum of 4 months to a maximum of 2 years.	Duration of benefits between 2 and 12 months according to a scale which depends on the contribution period over the previous 48 months.	

	Income Thresholds	/	As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions.
Accidents at work	Qualifying Period	To be registered with Social Security.	To be registered with Social Security.
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work. + if permanent: invalidity pension takes over	365 days. Possibility of extension for 180 days when foreseeable that the beneficiary will become capable for work. + if permanent: invalidity pension takes over
	Income Thresholds	/	As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions.
Invalidity	Qualifying Period	Regularly insured person under 31 years: the qualifying period is one third of the time between the age 16 and the date of onset of condition giving rise to incapacity; regularly insured person over 31 years: the qualifying	Regularly insured person under 31 years: the qualifying period is one third of the time between the age 16 and the date of onset of condition giving rise to incapacity; regularly insured person over 31 years: the qualifying

	period is a quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of five years. One fifth of contribution period must fall within the 10 years prior to the causal event; special rules if not regularly insured.	period is a quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of five years. One fifth of contribution period must fall within the 10 years prior to the causal event; special rules if not regularly insured.
Waiting Period	Starts after sickness benefits end	Starts after sickness benefits end
Minimum working periods	/	/
Duration	Until old-age pension (65)	Until old-age pension (65)
Income Thresholds	/	As a general rule, the contribution base varies between a minimum of EUR 944.40 and a maximum of EUR 4,070.10 (per month), chosen by the beneficiary with some exemptions.

Sweden

Social protection branch	(Non-standard) workers	Self-employed	Extra information	
Healthcare	Qualifying Period	/	/	A person needs to be registered in the Swedish population register
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Sickness	Qualifying Period	/	The self-employed is expected to have an income from work for at least 6 months or have an annual recurring income. The income needs to amount to at least 24 percent of the price base amount.	
	Waiting Period	/	May choose a waiting period of one, 14, 30, 60 or 90 days. If no choice is made, the waiting period is 7 days.	
	Minimum working periods	/	/	
	Duration	There is no time limit. If the illness continues after 364 days, the insured person can apply for extended sickness cash benefit.	There is no time limit. If the illness continues after 364 days, the insured person can apply for extended sickness cash benefit.	
	Income Thresholds	The person must be covered by the work-related insurance and have an income exceeding 24% of the price base amount (prisbasbelopp), i.e. SEK 11,300 (EUR 1,078) per year.	The income needs to amount to at least 24 percent of the price base amount (the price base amount is 46 500 SEK (EUR 4 313)).	

Maternity/Paternity	Qualifying Period	Pregnancy cash benefit: / To receive parental benefit above SEK 250 (EUR 24) per day, the parent must have been insured for sickness cash benefit above SEK 180 (EUR 17) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of receiving the benefit.	Pregnancy cash benefit: / To receive parental benefit above SEK 250 (EUR 24) per day, the parent must have been insured for sickness cash benefit above SEK 180 (EUR 17) for at least 240 consecutive days before confinement. This requirement applies for the first 180 days of receiving the benefit.	A person needs to be registered in the Swedish population register
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Pregnancy cash benefit is payable during the period of leave between the 60th day before confinement and the 11th day before confinement. If a woman is forbidden to work, pregnancy cash benefit can be paid for more than 50 days. The benefit can be paid as a whole, three fourths, half and one fourth.	Pregnancy cash benefit is payable during the period of leave between the 60th day before confinement and the 11th day before confinement. If a woman is forbidden to work, pregnancy cash benefit can be paid for more than 50 days. The benefit can be paid as a whole, three fourths, half and one fourth.	
	Income Thresholds	The person must be covered by the work-related insurance and have an income exceeding 24% of the price base amount, i.e. SEK 11,300 (EUR 1,078) per year.	The income needs to amount to at least 24 percent of the price base amount (in 2018 the price base amount is 46 500 SEK (EUR 4 313)).	

Pensions	Qualifying Period	None for the earnings-related old-age pension (inkomstpension) and the premium reserve pension (premiepension). 3 years of pensionable income for the earnings-related supplementary pension (tilläggs pension). Full pension: 30 years	None for the earnings-related old-age pension (inkomstpension) and the premium reserve pension (premiepension). 3 years of pensionable income for the earnings-related supplementary pension (tilläggs pension). Full pension: 30 years	Legal retirement age: flexible, starting from 61 years
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	Unlimited	Unlimited	
	Income Thresholds	Total annual earnings less than 0.423 of the price base amount (prisbasbelopp), i.e. SEK 19,670 (EUR 1,877) in 2019, and over 8.07 of the income base amount (inkomstbasbelopp), i.e. SEK 519,708 (EUR 49,600) are exempt from contributions to the earnings-related old-age pension scheme.	/	
Unemployment	Qualifying Period	Qualifying period for both basic insurance (grundförsäkring) and income-related benefits (inkomstbortfallsförsäkring): to have been employed or self-employed for at least six months and at least 80 hours of work per month during the	Qualifying period for both basic insurance (grundförsäkring) and income-related benefits (inkomstbortfallsförsäkring): to have been employed or self-employed for at least six months and at least 80 hours of work per month during the	Transferability of rights and entitlements if person was employed and afterwards SE.

	<p>last 12 months, or to have been employed or self-employed for at least 480 hours during a consecutive period of six months with at least 50 hours of work every month during the last 12 months (working condition). Additional condition to be qualified for the income-related benefit:</p> <p>being a member of an unemployment insurance fund for at least 12 consecutive months proving work in the unemployment fund's scope of practice.</p>	<p>last 12 months, or to have been employed or self-employed for at least 480 hours during a consecutive period of six months with at least 50 hours of work every month during the last 12 months (working condition). Additional condition to be qualified for the income-related benefit:</p> <p>being a member of an unemployment insurance fund for at least 12 consecutive months proving work in the unemployment fund's scope of practice.</p>	
	Waiting Period	6 days	6 days
	Minimum working periods	/	/
	Duration	300 days and 450 days for applicants who have a child under the age of 18. The benefit cannot be prolonged.	300 days and 450 days for applicants who have a child under the age of 18. The benefit cannot be prolonged.
	Income Thresholds	/	/
Accidents at work	Qualifying Period	/ (immediate notification)	/ (immediate notification)
	Waiting Period	1 day	1 day
	Minimum working periods	/	/
	Duration	There is no formal limitation but the sickness cash benefit (sjukpenning) may be converted into activity compensation (aktivitetsersättning) (for	There is no formal limitation but the sickness cash benefit (sjukpenning) may be converted into activity compensation (aktivitetsersättning) (for

	persons aged 19 to 29 years) or sickness compensation (sjukersättning) (for persons aged 19 to 64 years) if the illness continues for an extended period of time.	persons aged 19 to 29 years) or sickness compensation (sjukersättning) (for persons aged 19 to 64 years) if the illness continues for an extended period of time.
	Income Thresholds /	/
Invalidity	Qualifying Period	Income-related sickness/activity compensation (inkomstrelaterad sjukersättning/aktivitetsersättning): At least one year with pensionable income within a frame period, immediately preceding the year when the disability occurred depending on the age of the recipient when the disability occurred: 5 years for a person 53 years of age or older; 6 years for a person from 50 to 52 years of age; 7 years for a person from 47 to 49 years of age; 8 years for a person 46 years of age or younger.
	Waiting Period /	Income-related sickness/activity compensation (inkomstrelaterad sjukersättning/aktivitetsersättning): At least one year with pensionable income within a frame period, immediately preceding the year when the disability occurred depending on the age of the recipient when the disability occurred: 5 years for a person 53 years of age or older; 6 years for a person from 50 to 52 years of age; 7 years for a person from 47 to 49 years of age; 8 years for a person 46 years of age or younger.
	Minimum working periods /	
	Duration	Until old-age pension
	Income Thresholds	The person must be covered by the work-related insurance and have an income exceeding 24% of the Price base amount
		Until old-age pension The income needs to amount to at least 24 percent of the price base amount (in 2018 the price base amount is 46 500 SEK (EUR 4 313)).

(prisbasbelopp), i.e. SEK
11,300 (EUR 1,078) per
year.

The Netherlands

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	/	/
	Waiting Period	2 days	2 days
	Minimum working periods	/	/
	Duration	Maximum 104 weeks	Maximum 104 weeks
	Income Thresholds	/	/
Maternity/Paternity	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	No additional qualifying conditions, but to receive the maximum benefit, the self-employed must have worked at least 1.225 hours during the year preceding the claim
	Duration	16 weeks	16 weeks
	Income Thresholds	/	/

Pensions	Qualifying Period	Full pension: being continuously insured during the 50 years before retirement	Full pension: being continuously insured during the 50 years before retirement	Legal retirement age: 2018 is 66 years 2019 is 66 years and 4 months 2020 is 66 years and 8 months 2021 is 67 years 2022 is 67 years and 3 months 2023 is 67 years and 3 months As of 2023 the legal retirement age is linked to the remaining life expectancy
	Waiting Period	/	/	
	Minimum working periods			
	Duration	Unlimited	Unlimited	
	Income Thresholds	/	/	
Unemployment	Qualifying Period	At least 24 weeks during last 36 weeks prior to unemployment		
	Waiting Period	/		
	Minimum working periods	At least 24 weeks during last 36 weeks prior to unemployment		
	Duration	Between three months and 24 months, depending on the number of years worked		
	Income Thresholds	/		
Accidents at work	Qualifying Period	No specific scheme. This risk is covered by sickness and invalidity		
	Waiting Period			
	Minimum working periods			

	Duration			
	Income Thresholds			
Invalidity	Qualifying Period	/	/	Self-employed can opt-in and can decide on the amount of contribution they want to pay. this has an impact on their benefit
	Waiting Period	/	/	
	Minimum working periods	/	/	
	Duration	3-38 months	3-38 months	
	Income Thresholds	/	/	

The United Kingdom

Social protection branch	(Non-standard) workers	Self-employed	Extra information
Healthcare	Qualifying Period	/	/
	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Unlimited	Unlimited
	Income Thresholds	/	/
Sickness	Qualifying Period	/	/
	Waiting Period	7 days	7 days
	Minimum working periods	/	/
	Duration	Max 28 days	Max 28 days
	Income Thresholds	No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week.	Earnings from self-employment must be GBP 6,205 or over to be covered.
Maternity/Paternity	Qualifying Period	Continuously employed by the same employer for 26 weeks into the 15th week before the week the baby is due and has earnings which average at least GBP 116 (EUR 129) a week.	Must have been self-employed in at least 26 of the 66 weeks before the week she expects her baby and earn on average at least GBP 30 a week.
	Waiting Period	/	/

	Minimum working periods	Continuously employed by the same employer for 26 weeks into the 15th week before the week the baby is due and has earnings which average at least GBP 116 (EUR 129) a week.	Must have been self-employed in at least 26 of the 66 weeks before the week she expects her baby and earn on average at least GBP 30 a week.
	Duration	Pregnant employees are entitled to up to 52 weeks of maternity leave, of which up to 39 weeks is paid under statutory regulations, while the last 13 weeks are unpaid. 2 weeks are compulsory after the childbirth.	Pregnant employees are entitled to up to 52 weeks of maternity leave, of which up to 39 weeks is paid under statutory regulations, while the last 13 weeks are unpaid. 2 weeks are compulsory after the childbirth.
	Income Thresholds	No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week.	Earnings from self-employment must be GBP 6,205 or over to be covered.
Pensions	Qualifying Period	Those reaching State Pension Age on or after 6 April 2016 require contributions paid or credited for at least 10 years. Full pension: In the case of those reaching State Pension Age on or after 6 April 2016, contributions paid or credited for 35 years (men and women).	Those reaching State Pension Age on or after 6 April 2016 require contributions paid or credited for at least 10 years. Full pension: In the case of those reaching State Pension Age on or after 6 April 2016, contributions paid or credited for 35 years (men and women). Legal retirement age: 65 years
	Waiting Period	/	/
	Minimum working periods	/	/

	Duration	Unlimited	Unlimited
	Income Thresholds	No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week.	Earnings from self-employment must be GBP 6,205 or over to be covered.
Unemployment	Qualifying Period	Contributions paid for at least 26 weeks in one of the two tax years on which the claim is based at the minimum weekly contribution rate for that year, and contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum weekly contribution for that year.	
	Waiting Period	7 days	
	Minimum working periods	/	
	Duration	182 days	
	Income Thresholds	/	
Accidents at work	Qualifying Period	/	
	Waiting Period	/	
	Minimum working periods	/	
	Duration		
	Income Thresholds	/	
Invalidity	Qualifying Period	/	/

	Waiting Period	/	/
	Minimum working periods	/	/
	Duration	Main phase payable as of the 14th week of sickness until State Pension age in the case of a person with severe health conditions and who is unlikely to be able to work. A one year time limit for benefit entitlement applies in the case of those who are expected to be able to work in the short to medium term.	Main phase payable as of the 14th week of sickness until State Pension age in the case of a person with severe health conditions and who is unlikely to be able to work. A one year time limit for benefit entitlement applies in the case of those who are expected to be able to work in the short to medium term.
		No early retirement in the case of reduced ability to work	No early retirement in the case of reduced ability to work
	Income Thresholds	No contributions and no benefits for persons with earnings below the Lower Earnings Limit (LEL) of GBP 116 (EUR 129) per week.	Earnings from self-employment must be GBP 6,205 or over to be covered.